

CUSTOMER FAQ – COURTS FLEXICREDIT

PRODUCTS:

1. What is Courts FlexiCredit?

Courts FlexiCredit is a credit financing service provided by Courts (M) Sdn. Bhd. to Celcom Customers for the purchase of Mobile Phones, Smartphones, Tablets and Smart PCs from the designated Celcom Outlets.

2. What are the Brands or Products offered under the Courts FlexiCredit package?

Devices such as Mobile Phones, Smartphones, Tablets and Smart PCs can be purchased through Courts FlexiCredit. You are advised to consult the Celcom Sales Staff to find out the specific Brands and Models which are available for purchase through Courts FlexiCredit. Accessories and Mobile Kits are excluded, unless bundled with the Devices.

3. Can I buy more than one (1) product under the Courts FlexiCredit?

No. You can only purchase 1 device under Courts FlexiCredit. However, after 6 months, you can reapply to purchase a 2nd device.

APPLICATION

1. How do I apply for Courts FlexiCredit?

You can visit the designated **Celcom Outlets** and fill in the Courts FlexiCredit Application Form. You are required to select the Product(s) which you are interested to purchase via Courts FlexiCredit at the point of Application.

2. What are the Documents required for Application?

Please bring along your MyKad/Passport, Driving License/Birth Certificate, Proof of Residency and Income Supporting Documents listed below.

NO.	Documents Required	Document Description
1	Original Identity Card	MyKad (or Singapore IC) OR Passport Driving License OR Birth Certificate OR MyKad certified by JPN
2	Proof of Residency	If property is owned by customer: Sales and Purchase Agreement If property is rented by customer: Tenancy Agreement OR Water Bill OR Electric Bill or ASTRO Bill OR Telephone Bill OR Credit card statement
3	Proof Of Income	<p>If Salaried Employee</p> <p>1. Latest 3 months payslip. 2. If non-carbonised payslip, then latest EPF statement OR latest 3 months bank statement will be required.</p> <p>Only for Customers on Salary Voucher: Latest 3 months Bank Passbook / Bank Statement</p> <p>Employment letter from HR for New and Sub-Hirer. Waiver for Sub-Hirer on condition that there is no change in employment.</p> <p>If Commission Earner</p> <p>a) Latest 3 month Commission Statement AND Latest Bank Statement b) Contract Agent Agreement OR Valid Agent ID card if customer is Insurance Agent/Unit Trust Consultant</p> <p>If Self Employed/Sole Proprietary/Partnership</p> <p>a) Valid Company Registration Documents : Forms 9, 24 & 49 (for Partnership/Private Limited Company) OR complete set of SSM & Form 9 for Sole Proprietary b) Latest 3 Months Company Bank Statement</p> <p>If Pensioner</p> <p>a) Pension Statement AND 3 Months Bank Statement</p> <p>If Taxi driver</p> <p>a) Taxi Permit AND Public Service Vehicle (PSV) ID Card AND 3 months Bank Statement</p> <p>If Fisherman</p> <p>a) Fisherman Registration Card AND vessel license</p> <p>If Agriculture</p> <p>a) Resit Jualan Hasil AND Surat Akaun Ketua KG AND Contract</p>

3. Do I need to have a credit history with Courts (M) Sdn. Bhd. in order to get approved?

No.

- 4. What is the credit interest rate chargeable by Courts (M) Sdn. Bhd.?**
2.08% per month, 24.99% per year.

The chart below illustrates weekly/monthly instalments for a RM2,199 device:

Device Price	Instalment Due (based on Loan Tenure)					
	36 months		48 months		60 months	
RM2,199	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly
		RM24.70	RM107	RM21.10	RM92	RM19.03

- 5. Does Courts FlexiCredit covers my monthly Celcom Phone Bill (eg: Voice, SMS, Data)?**

No.

- 6. What are the miscellaneous charges that I have to pay?**

There is an application fee of RM125. However, during the promo period, the application fee of RM125 is waived until further notice. The application fee (if any) will be added into your Courts FlexiCredit instalment.

- 7. What do I need to pay upon collection of the device?**

You need to pay Ringgit Malaysia Seventy Only (RM70.00) as an advance instalment.

- 8. How do I know if my application for credit is successful? How long does it take to process my credit application?**

You will receive an Email or Telephone Call from Courts Personnel on the application eligibility result. Once completed documentations are submitted, it takes up to 2 working days for credit approval.

- 9. Do you need any collateral or guarantor?**

No, not required.

- 10. Can I cancel my application once I have signed the Chattel Agreement?**

Once the Chattel Agreement is signed and goods are collected, you are not able to cancel the application.

- 11. Can I change the selected product upon device collection?**

Yes. However, Celcom needs to resubmit the request to Courts (M) Sdn. Bhd. and it will take an additional 10 working days before you can collect the device (if it is approved).

PAYMENTS

1. How many months do I need to pay?

It depends on what payment terms you choose: 36, 48 and 60 months. You can choose to pay on a weekly or monthly basis directly to Courts (M) Sdn. Bhd.

2. Where do I make my payments?

You can make payments at all Courts Kiosks and Courts Branches, as well as through participating Banks. Post-dated cheques are also accepted at the Courts Kiosks and Branches.

HSBC, CIMB, Maybank, OCBC, Eon Bank, Public Bank, RHB Bank, AM Bank, Standard Chartered Bank, Hong Leong Bank, MBF Cards, Diners Club, UOB, Courts Kiosk and all Courts Branches.

3. Where are Courts Kiosks located?

Outlet	Address	Operating Hours
Setapak	No. 36, Jalan Genting Kelang, 53300, Setapak, Kuala Lumpur.	10:00am – 10:00pm
Cheras	No. 560, Kompleks MAKSAK, Ground & First Floor, Jalan Cheras, 56100, Kuala Lumpur.	10:00am – 10:00pm
Melaka	No. 1, 3, 5, 7, 9, 11, 13, 15, Jalan PMS 1, Plaza Melaka Sentral, 75400, Melaka.	10:00am – 10:00pm
Johor Bahru	No. 23, Jalan Larkin, 80200, Johor Bahru, Johor.	10:00am – 10:00pm
Kota Bharu	No. 3183, Jalan Sultan Ibrahim, 15050, Kota Bharu, Kelantan.	10:00am – 10:00pm
Ipoh	No. 86-1 & 86-A, Jalan Dato Lau Pak Khuan, Ipoh Garden, 31400, Ipoh, Perak.	10:00am – 10:00pm

4. Which Banks can I make payments to?

Below is the list of Banks which you can make payment to:

- Maybank (A/C No. 514 06699 121-8)
- Public Bank (A/C No. 3999 207122)
- Bank Simpanan Nasional (A/C No 01100-29-89118602-3)
- CIMB Bank*

**CIMB Bank customers can make payment to Courts by using their ATM/Debit Card at the terminal provided by the CIMB service provider at locations such as Petronas, Esso, Mobil, Oldtown White Coffee, Pelita Nasi Kandar, Happy Mart and Zakat Collection.*

Below is the list of Banks which you can make payment to via Internet Banking:

- www.maybank2u.com.my

- www.hsbc.com.my
- www.pbebank.com.my
- www.ambg.com.my
- www.cimbclicks.com.my
- www.rhb.com.my

5. How about Payment by Post?

You can send a Cheque, Money Order or Postal Order to Courts. Please indicate clearly your name, contact number and the 12 Digit Courts Account Number on the reverse side each time you make a payment.

Please ensure Cheque, Money Order or Postal Order is made payable to 'Courts (Malaysia) Sdn. Bhd.' to either one of the addresses listed on Q3.

6. Can I make payments via any other place or point?

Yes, through POS Malaysia

7. Do you have the facility where the instalment can be deducted from my Bank Account every month automatically?

Yes. However, you need to go to your bank to arrange for a Standing Instruction.

8. Who can I contact for payment inquiries?

You can contact Courts Customer Care Hotline at 1800 88 1832 (Courts phone lines are open every day, including holidays, 10am - 7pm).

COLLECTION

1. When can I get my product if I apply today?

You will receive your goods in 7 working days from the day that you submit to Celcom or Courts (M) Sdn. Bhd. your complete income documentation and particulars.

You will receive an Email or Telephone Call from Courts Credit Personnel informing you of your application status.

OTHERS

1. Who can I contact to inquire about my application status?

You can contact the Celcom Outlet which you applied the Courts FlexiCredit from.